

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Office of Financial and Insurance Regulation

Enforcement Case No.08-06627

Petitioner,

v

JOHN ALDEN LIFE INSURANCE COMPANY,

Respondent

Issued and entered
on December 18, 2008
by Stephen R. Hilker
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
2. Based on the foregoing conduct, Respondent has violated R 500.2212.

B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

A 5x10 grid of dots forming the numbers 2, 5, 7, and 1. The first number is a '2', the second is a '5', the third is a '7', and the fourth is a '1'. Each number is composed of black dots on a white background.

- Stephen R. Haller
Chief Deputy Commissioner